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DATE: 6/8/2005

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Docket No. AUS92001844US1 Serial No. 10/022,165 Atty: AJP

Applicant: BROWN ET AL

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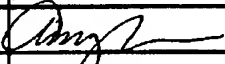
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<b>TRANSMITTAL FORM</b>	Application Number	10/022,165	
	Filing Date	12/17/2001	
	First Named Inventor	Michael Wayne Brown	
	Art Unit		
	Examiner Name		
(to be used for all correspondence after initial filing)			
Total Number of Pages in This Submission	4	Attorney Docket Number	AUS920010844US1

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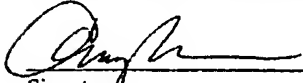
PATENT  
10/022,165

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of Michael Wayne Brown, et al. Serial No.: 10/022,165 Confirmation Number: 3985 Filed: 12/17/2001 Title: PROVIDING ACCOUNT USAGE FRAUD PROTECTION Atty Docket Number: AUS920010844US1	: Before the Examiner: : : Group Art Unit: : Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716 : 512-402-9820
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Respectfully submitted,

 on 6/8/05

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Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>		Application Number	10/022,165
		Filing Date	12/17/2001
		First Named Inventor	Michael Wayne Brown
		Art Unit	
		Examiner Name	
		Attorney Docket Number	AUS920010844US1
Sheet 1	of 1		

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

*(Use as many sheets as necessary)*

Sheet	1	of	1
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**Complete if Known**

Application Number	10/022.165
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Filing Date	12/17/2001
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First Named Inventor	Michael Wayne Brown
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**Art Unit**

**Examiner Name**

Attorney Docket Number	AUS920010844US1
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